

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Karin Williamson
 Debtor

Case No. 11-15759-jkf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db +Karin Williamson, 1005 Stratford Ave., Elkins Park, PA 19027-3026
 13700556 BCAT 2014-6TT, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 12633786 +First National Bank of Omaha, Commonwealth Financial, Inc., 245 Main St.,
 Dickson City, PA 18519-1641
 13917729 +ROUNDPOINT MORTGAGE SERVICING CORPORATION, 5016 PARKWAY PLAZA BLVD, SUITE 200,
 CHARLOTTE, NC 28217-1930
 12650615 +Sadek Law Offices, LLC, 1315 Walnut Street, Suite 804, Philadelphia, PA 19107-4708
 12565013 US Department of Education, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 22 2017 01:27:31 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVBCICNOTICE1@state.pa.us Jul 22 2017 01:26:36
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 22 2017 01:27:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12500902 +EDI: AFNIRECOVERY.COM Jul 22 2017 01:28:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 12544642 EDI: BECKLEE.COM Jul 22 2017 01:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12509419 +EDI: TSYS2.COM Jul 22 2017 01:28:00 Department Stores National Bank/Visa,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 12509340 EDI: DISCOVER.COM Jul 22 2017 01:28:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 12604701 +E-mail/Text: ECF@SHERMETA.COM Jul 22 2017 01:27:12 Mercedes-Benz Credit Corporation,
 c/o Shermeta, Adams & Von Allmen, P.C., P O Box 80908, Rochester Hills, MI 48308-0908
 12552991 EDI: PRA.COM Jul 22 2017 01:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12511717 +EDI: WFFC.COM Jul 22 2017 01:28:00 Wells Fargo Bank, N.A., Bankruptcy Department,
 Wells Fargo Bank, N.A., One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY et al...
 agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
 BRAD J. SADEK on behalf of Brad J. Sadek brad@sadeklaw.com
 BRAD J. SADEK on behalf of Debtor Karin Williamson brad@sadeklaw.com
 DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wilmington Savings Fund Society, FSB et al c/o
 Rushmore Loan Management Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com
 JEROME B. BLANK on behalf of Creditor Newlands Asset Holding Trust Care Of US Bank Trust NA
 paeb@fedphe.com
 JOSEPH ANGELO DESOYE on behalf of Creditor Bank of America, N.A., as Servicer for the
 Mortgagee of Record paeb@fedphe.com
 MARIO J. HANYON on behalf of Creditor Roundpoint Mortgage Servicing Corporation
 paeb@fedphe.com
 PETER J. MULCAHY on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 16

Date Rcvd: Jul 21, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor Wilmington Savings Fund Society, FSB et al c/o Rushmore
Loan Management Services tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Karin Williamson | Social Security number or ITIN | xxx-xx-7078 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 11-15759-jkf | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karin Williamson
aka Karin Williamson Clark

7/20/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.